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PART VI.

OFFICIAL PAPERS.

Proceedings of the Government of His Highness the Maharaja of Mysore.

No. Fl. 1275-324—G. F. 55-15-4, dated 30th August 1916.

Read again—

Para 4 of Government Order No. Fl. 4457-506—G. F. 55-15-2, dated 8th March 1916, directing that the establishment of Collecting Savings Banks be deferred for some time.

Letter No. 7629, dated 1—4th April 1916, from the Comptroller, submitting a modified scheme for the working of a Collecting Savings Bank in the Bangalore City, and soliciting sanction thereto as an experimental measure with a view to opening similar institutions in district headquarters and other large towns in the State, if the experiment proves a success.

Order No. Fl. 1275-324—G, F. 55-15-4, dated 30th August 1916.

The starting of a collecting Savings Bank in the Bangalore City on the lines indicated by the Comptroller is sanctioned as an experiment for one year.

2. The entertainment of an Inspector on a pay of Rs. 40 plus a conveyance allowance of Rs. 15 per mensem for the charge of institution is also sanctioned. A security of not less than Rs. 500 should be taken from him. No commission in addition to the pay and allowances will be paid for the present. The forms and registers required may be printed in the Government Press. Detailed rules regarding the institution are appended to this order.

3. The charge on this account during the current year will be met out of the sum of Rs. 10,000 provided in the budget for developing Village and Feeder Savings Banks.

J. S. CHAKRAVARTI,
Financial Secretary.

To—The Comptroller, Mysore Government.
The Deputy Commissioner, Bangalore District.
The Superintendent, Government Press.
The other Heads of Departments.

RULES FOR THE WORKING OF THE COLLECTING SAVINGS BANK, BANGALORE CITY.

Object.

In the Bangalore City, there is only one Government Savings Bank at the District Treasury and a large proportion of the public do not find it convenient to go and wait there to deposit or withdraw money. Therefore the establishment of a Branch Bank, styled the Collecting Savings Bank, is deemed necessary to afford the entire public full facilities to lay by their savings, however small, and thereby foster their habits of economy and thrift. It will be worked under the rules described below.

PART I.

General Rules of Business.

1. *Officer in charge.*—The Collecting Savings Bank, Bangalore City, will be a branch of the District Savings Bank and will have its office at the premises of the District Savings Bank. The Officer in charge of the District Savings Bank will also be the Officer in charge of the Collecting Savings Bank.

2. *Collector.*—It will be in immediate charge of an official of known probity and established character, who will work under the control of the Officer in charge of the District Savings Bank. He will be styled as Collector and will be required to give such security as may be fixed by the Deputy Commissioner. He will be provided with a distinctive uniform and a Letter of Authority signed by the Deputy Commissioner, duly specifying his duties in English and Kannada.

When necessary, more than one Collector will be employed each with separate jurisdiction.

3. *Places and hours of business.*—The Deputy Commissioner will divide the City and its extensions into convenient parts and the Collector will in places approved by the Deputy Commissioner conduct business on days of the week specified by the Deputy Commissioner for each of such parts from 7 to 10 A.M., daily.

The Collector will also visit on such specified days private residences of persons who require him to do so to deposit or withdraw money.

He will also visit all small offices, institutions and factories, as often as possible and at least once a week, between 3 and 5 P.M. He will select for the purpose pay days in offices and factories as far as possible.

He will be accessible to the public in the market or other business places on days and hours to be fixed by the Deputy Commissioner.

A depositor may, irrespective of his place of residence, transact business with the Collector in any and every place of business specified by the Deputy Commissioner during business hours.

4. *Who may deposit or withdraw money.*—All persons having Savings Bank Accounts of their own or on behalf of minors in the District Savings Bank, as also those who intend to open accounts in it either on their own behalf or on behalf of minors, may transact business through the Collector in exactly the same manner as they would do at the District Savings Bank under the Rules of the Mysore Government Savings Bank in force from time to time.

5. *What may be deposited.*—Any sum which is not less than one anna or which does not involve fractions of an anna may be deposited. There is no limit to the amount that may be deposited in a year or to the amount that may be held at any time by a depositor.

6. *First deposits how received.*—When a person wants to open an account, he will fill in an Index card and give it to the Collector. The latter will see that the form is correctly filled in and examine the money brought by the depositor.

The money will then be dropped into the Government box kept by the Collector, who will simultaneously make the necessary entries in the trifoil receipt and in the Pass Book to be issued to the depositor after it is countersigned by the District Savings Bank Officer.

The Collector will give next two copies of the receipt to the depositor who will drop one of them into the box after examining it and retain the other with him as voucher for the money received from him till the return of the Pass Book from the District Savings Bank.

7. *Subsequent deposits how received.*—Subsequent deposits will be dealt with similarly; but fresh Index Cards will not be taken in such cases and the Pass Books will not be sent to the District Savings Bank.

The production of Pass Books with the subsequent deposits will not also be insisted on; but the deposits will be received, the usual receipt being given at the time and the Pass Book

written out when produced next; the Collector will in such cases indicate the Pass Book or Account number of the depositor from his Alphabetical Index and make a note that the Pass Book was not produced both on the counterfoils of the receipt given to the depositor and on the original thereof, striking it off when the Pass Book is presented and the necessary entries are made in it.

A depositor having opened an account through the Collector may himself go and transact business directly at the District Savings Bank, whenever he finds it convenient or necessary to do so. Conversely, a depositor, who has already opened an account in the District Savings Bank, may transact business with it through the Collector, whenever he finds it necessary to do so, in exactly the same manner as he would do in the District Savings Bank.

8. *How transactions are recorded at the Treasury.*—It will record the transactions in the Ledger and Journal against the dates on which they actually take place at the Treasury, and attest the entries in the Pass Books whenever they are produced thereat, after comparison with the Ledger. It will give an account number to every depositor who has opened an account through the Collector and hold the amounts paid by him from time to time at his credit for repayment with interest, either wholly or in part as may be required.

9. *How to withdraw money.*—When a depositor wants to withdraw money, he will give the Collector his Pass Book together with a withdrawal form duly signed by him, noting the particulars required.

The Collector will forthwith return the Pass Book to him, after verifying from it that the amount required is at the credit of the depositor. He will draw the money on such withdrawal forms from the Treasury and pay it to the depositors when he next meets them either by appointment or in the ordinary course of business making the necessary entries in the Pass Books.

10. *Urgent cases of withdrawals.*—In urgent cases, the Collector will make repayments of Rs. 10 and under immediately on demand. In such cases, special forms of withdrawal across which the words "For repayments made by the Collector immediately on demand" have been printed in red ink will be used.

In urgent cases, where the amount required to be withdrawn is in excess of Rs. 10 the depositor himself may go to the Treasury and withdraw money therefrom, obtaining, in case his identity cannot be verified by the Treasury, the countersignature of the Collector on the withdrawal voucher. The Collector will be available to all such depositors at the District Savings Bank between 2 and 3 P.M., every day except on Sundays and holidays.

The District Savings Bank will make the repayments after attesting all the entries in the Pass Book, duly verifying them with the Ledger.

11. *Interest how calculated and allowed.*—Interest is calculated on the lowest amount at the credit of every depositor between the fourth day and the last day of the months as recorded at the Treasury.

Interest is calculated at the rate of one pie for every two rupees per month. Fractions of two rupees do not earn interest.

The Collector will get together all the Pass Books of the depositors and take them to the Treasury for the entry of the interest, or the depositors themselves may do so, as soon as the production of Pass Books for entry of interest is called for by a notice in the *Mysore Gazette* once each year. If the Collector takes them to the Treasury, he will give a receipt therefor showing the name of the depositor, his account number and the balance at his credit. He will return the Pass Books to the depositors when he meets them next either by appointment or in the ordinary course of business taking back the receipts from them with a certificate recorded by the depositors that the Pass Book was returned and found correct.

12. *Verification of Pass Book balances.*—At the end of each official year, the Comptroller will obtain from the depositors their Pass Book balances for verification with those of the Ledgers. It is also open to the depositors to have such verifications effected from time to time either at the Comptroller's Office or the District Savings Bank either in person or by correspondence.

13. *General.*—All matters not covered by these rules will be governed by the rules of the Mysore Government Savings Bank in force from time to time.

PART II.

Procedure.

1. The name of the official appointed as Collector, the places at which he works, as also the days of the week and the working hours in each of such places, will be notified to the public in the *Mysore Gazette* by the Deputy Commissioner from time to time.

2. A copy of such notification together with the Letter of Authority given to the Collector by the Deputy Commissioner will be suitably mounted and exhibited to the public in a suitable manner, whenever and wherever the Collector conducts the business of the Bank. Copies of such notices should also be freely supplied to the public.

3. The Collector should invariably be in his uniform while on duty, and should be polite to all people who transact business and make enquiries and issue the pamphlets freely to all likely depositors. He should attend to the people with all possible despatch.

4. He will be provided with a small box, duly locked and sealed, containing a slit to drop coins or notes brought by the depositors and the counterfoils of receipts given by the Collector to the depositors for the moneys received from them. The box will be suitably labelled with the words "Collecting Savings Bank, Bangalore City." He is personally responsible for the box and the contents dropped into it by the depositors.

5. The Collector will attend the District Savings Bank between 2 and 3 P. M. every day, except on Sundays and holidays, where the money will be taken over from the box and credited to the several depositors' account after comparison with the duplicate receipts dropped into the box by the depositors and with the cash book maintained by the Collector.

6. To meet urgent but small demands of Rs. 10 and under, of depositors who cannot wait till the Collector can meet them next, the Collector will be provided with an imprest of Rs. 50 which he may recoup every day at the Treasury on presentation of withdrawal forms the amounts of which he has paid.

7. The Collector will account for the imprest daily at the District Savings Bank either in cash or by vouchers or by both. The imprest will never be mixed with the moneys received from the Treasury for repayment to the depositors; but it will be kept in a distinct bag from that used for the other moneys. Nor can the latter be used for the purpose for which the imprest is intended. No separate account of Imprest will be kept as all transactions which pass through him will be in the cash book.

8. He will maintain a stock of:—

(1) Index cards.
(2) Withdrawal forms (special and ordinary).
(3) Bilingual Pass Books.
(4) English and Kannada pamphlets, containing the rules framed for the working of the Bank.

9. He will also maintain:—

(1) A cash book to be written and closed daily by 2 P.M.
(2) A bilingual receipt book in triplicate, with pages machine numbered, which should be surrendered to the District Savings Bank on completion and before a new book can be issued to him.
(3) An alphabetical index of the names of depositors who transact business through him. The index will show the account numbers given to their accounts in the Treasury.

10. The Head Accountant of the District Treasury and the Officer in charge of the District Savings Bank will examine and attest the entries in the Pass Books whenever they are presented at the Treasury and check the cash book of the Collector daily with the counterfoils of receipts dropped into the box and attest the same.

11. The District Savings Bank will maintain a register showing the Issues, Consumption and Balance of Pass Books on hand with the Collector, and a similar account of the books of trifoil receipts issued to him. These should be checked frequently by the Head Accountant, District Treasury, with the actual number of pass books and trifoil receipt book in the possession of the Collector, and the Officer in charge of the District Savings Bank will attest these registers once a month in token of their correctness.

12. The cash book will be in monthly volumes and should be surrendered to the District Savings Bank at the end of the month.

13. The pay of the Collector as also any commission payable to him on the recommendation of the Deputy Commissioner for the successful working of the Bank will be met out of the allotment made annually for the purpose and paid to the Collector on bills countersigned by the Deputy Commissioner and preaudited by the Comptroller.